Case No. 18-00755-RNO Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5 User: JGoodling Page 1 of 2 Date Rcvd: Apr 11, 2018 Form ID: pdf002 Total Noticed: 21

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 13, 2018.
                                            802 Kashmer St,
                                                                 Peckville, PA 18452-2116
db
                  John E. Redman, III,
                                       PO BOX 982238,
5027502
                ++BANK OF AMERICA,
                                                           EL PASO TX 79998-2238
                 (address filed with court: Bank of America, PO Box 982234,
                                                                                          El Paso, TX 79998-2234)
                                                  PO Box 790441,
                                                                      Saint Louis, MO 63179-0441
5027503
                  Best Buy Credit Services,
                 capital One, Bankruptcy Dept, PO Box 30285, Salt Lake City, UT 84130-0285 +Chase Cardmember Service, PO Box 17280, Wilmington, DE 19850-7280 Citi Diamond Preferred Card, PO Box 6500 Box 6500, Sioux Falls, SD 57117-650 +DORAN & DORAN PC. 67-69 PUBLIC SO STR 700
5027504
5027505
5027506
                                                                                 Sioux Falls, SD 57117-6500
              ++++DORAN & DORAN PC, 67-69 PUBLIC SQ STE 700, WILKES BARRE PA 18701-2515
5027501
                 (address filed with court: Doran & Doran PC,
                                                                        69 Public Sq Ste 700,
                   Wilkes-Barre, PA 18701-2588)
                 Marriott Rewards Card, Cardmember Services, PO Box 1423, Charles Federal Credit Union, 920 Oak St, Scranton, PA 18508-1291 Quicken Loans, PO Box 442359, Detroit, MI 48244-2359 Redman John F III 802 Machine St. Detroit St.
5027508
                                                                                          Charlotte, NC 28201-1423
5027509
5027510
5027500
                  Redman John E III, 802 Kashmer St, Peckville, PA 18452-2116
                Southeastern Toyota Finance, Attn: Bankruptcy Dept, PO Box 168088, Irv. ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
5027511
                                                                                                      Irving, TX 75016-8088
5027513
                 (address filed with court: Toyota Financial Services,
                                                                                 PO Box 8026,
                   Cedar Rapids, IA 52408-8026)
5035704
                 +Toyota Motor Credit Corporation,
                                                          PO Box 9013,
                                                                           Addison, Texas 75001-9013
                  Wells Fargo Bank, N.A.,
Eagan, MN, 55121-7700
5037456
                                                Default Document Processing, N9286-01Y, 1000 Blue Gentian Road,
5027514
                                                                           PO Box 10335.
                                                                                             Sioux Falls, SD 57117-5943
                  Wells Fargo Home Mortgage,
                                                   Customer Services.
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
5027507
                  E-mail/Text: mrdiscen@discover.com Apr 11 2018 19:15:42
                                                                                       Discover Card,
                                                                                                           PO Box 30943,
                   Salt Lake City, UT 84130-0943
5030083
                  E-mail/Text: mrdiscen@discover.com Apr 11 2018 19:15:42
                                                                                       Discover Bank,
                   Discover Products Inc, PO Box 3025,
                                                               New Albany, OH 43054-3025
5028137
                 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 11 2018 19:12:59
                   PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
                 +E-mail/Text: bankruptcyteam@quickenloans.com Apr 11 2018 19:16:18
5038251
                                                                                                  Ouicken Loans Inc.,
                   635 Woodward Avenue, Detroit, MI 48226-3408
                  E-mail/PDF: gecsedi@recoverycorp.com Apr 11 2018 19:13:26
5027512
                                                                                         Synchrony Bank/Sam's Club,
                   Attn: Sam's Club,
                                        PO Box 965060,
                                                             Orlando, FL 32896-5060
                                                                                                          TOTAL: 5
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr*
                                                                                                          TOTALS: 0, * 1, ## 0
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.
Transmission times for electronic delivery are Eastern Time zone.
Addresses marked '++' were redirected to the recipient's preferred mailing address
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I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2018 Signature: /s/Joseph Speetjens

pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

CM/ECF NOTICE OF ELECTRONIC FILING

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com

Jodi L Hause on behalf of Creditor Wells Fargo Bank, N.A. jodi.hause@phelanhallinan.com, pamb@fedphe.com

Lisa M. Doran on behalf of Debtor 1 John E. Redman, III ldoran@dorananddoran.com
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District/off: 0314-5 User: JGoodling Page 2 of 2 Date Rcvd: Apr 11, 2018 Form ID: pdf002 Total Noticed: 21

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)

system (continued)

United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE:	CHAPTER 13
JOHN E. REDMAN, III	CASE NO. 5 <u>-18-bk-00755</u>
Debtor(s)	. X ORIGINAL PLAN AMENDED PLAN (indicate 1 st , 2 nd , 3 rd , etc) Number of Motions to Avoid Liens Number of Motions to Value Collateral

CHAPTER 13 PLAN

NOTICES

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in §9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	■ Included	□Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E. which may result in a partial payment or no payment at all to the secured creditor.	□ Included	■ Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.	☐ Included	■ Not Included

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN

A. Plan Payments From Future Income

1. To date, the Debtor paid \$\sum_0\$ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base

1

plan is \$<u>see "Total Payments" in chart below</u> plus other payments and property stated in § 1B below:

Start mm/yy	End Mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
3/2018	2/2023	\$350.00	\$0	\$350.00	\$ 21,000.00
				Total Payments:	\$ 21,000.00

- 2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.
- 3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
 - 4. CHECK ONE: () Debtor is at or under median income. If this line is checked, the rest of §1.A.4 need not be completed or reproduced.
 - (X) Debtor is over median income. Debtor calculates that a minimum of \$_15,265.20_ must be paid to allowed unsecured creditors in order to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is \$_6,321.43. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines:

- X No assets will be liquidated. If this line is checked, the rest of § 1.B need not be completed or reproduced.
- 2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$______from the sale of property known and designated as _____. All sales shall be completed by _____, 20____. If the property does not sell by the date specified, then the disposition of the property shall be as follows: _______
- 3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: <u>If the Debtor receives any annual bonus from his employer during the term of the plan, all of the net bonus received will be paid into the plan.</u>

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Imaged Certificate of Notice

2. SECURED CLAIMS

A. Pre-Co	nfirmation Distribu	utions. Check one:	
X	None. If "None" is or reproduced.	s checked, the rest of § 2.A nee	ed not be completed
		ms Secured by Debtor's Prins by Debtor. Check one	cipal Residence)
N	one. If "None" is ch or reproduced.	ecked, the rest of § 2.B need r	not be completed
th	e original contract to nless otherwise agre	de by the Debtor directly to the erms, and without modification eed to by the contracting partied or paid in full under the plan.	of those terms
Name o	f Creditor	Description of Collateral	Last Four Digits of Account Number
ELLS FARGO H	OME MORTGAGE	802 Kashmer St, Peckville, PA	8885
princip	al residence). Che	t limited to, claims secured beck one. ecked, the rest of § 2.C need r	
-	ecured claims (co on is not applicabl	nduit payments and claims f e, etc)	or which a §506
X N	one. If "None" is ch or reproduced	ecked, the rest of § 2.D need r	not be completed
E. Secured	claims for which	a §506 valuation is applicabl	e. Check one
	. If "None" is check duced.	red, the rest of § 2.E need not i	be completed or
F. Surrend	er of Collateral: C	heck one	
	. If "None" is check duced.	red, the rest of § 2.F need not l	be completed or

	G. <u>Lien Avoidance.</u> Do not use for mortgages or for statutory liens, such as tax liens <i>Check one.</i>
	X None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.
3.	PRIORITY CLAIMS
	A. Administrative Claims
	 Trustee Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
	 Attorney fees. Complete only one of the following options: a. In addition to the retainer of \$ already paid by the Debtor, the amount of \$ in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
	b. \$_285.00 per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R 2016-2(b).
	3. Other Other administrative claims not included in §§3.A.1 or 3.A.2 above. Check one of the following two lines:
	X None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.
	B. Priority Claims (including but not limited to, Domestic Support Obligations other than those treated in §3.C below. Check one of the following two lines:
	X None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.
	Allowed unsecured claims, including domestic support obligations, entitled to priority under § 1322(a) will be paid in full unless modified under §9
	Name of Creditor Estimated Total Payment
	\$
	C. <u>Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B)</u> . Check one of the following two lines:
	X_None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

4. UNSECURED CLAIMS

A. Claims of Uns	secured Nonpri		rs Spec	cially Clas	sified. Ch	eck one
xNone. If	"None" is check ced.	ked, the rest o	f § 4.A 1	need not b	e complete	ed or
B. Remaining all funds remain	lowed unsecure ing after payme			e a pro-ra	te distribi	ution of
5. EXECUTORY CON following two line		UNEXPIRED	LEASE	S. Check	one of th	e
None. If reproduc	"None" is check ced.	red, the rest o	f § 5 ne	ed not be	completed	or
	wing contracts a claim to be cured				rears in th	е
Name of Other Party	Description of Contract or Lease	Monthly Payment	Interes t Rate	Estimated Arrears	Total Plan Payment	Assume or Reject
TOYOTA FINANCIAL SERVICES	2016 Toyota Corolla	Pay direct outside of plan	%	\$ 0	\$0	Assume
6. VESTING OF PRO	PERTY OF THE	E ESTATE.				
Property of the e	state will vest i	in the Debtor	upon			
Check the applica	ble line:					
X plan confirm entry of dis	charge					
7. DISCHARGE (Che	ck One)					
(X) The debto	or will seek a dis	scharge pursu	ant to §	1328(a).		
() The debto	or is not eligible t	for a discharg	e becau	ise the del	btor has pr	eviously

received a discharge described in §1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority, or specially classified claim after the bardate, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

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If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled- in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

- Level 1: Adequate protection payments.
- Level 2: Debtor's attorney's fees.
- Level 3: Domestic Support Obligations.
- Level 4: Priority claims, pro rata.
- Level 5: Secured claims, pro rata.
- Level 6: Specially classified unsecured claims.
- Level 7: Timely filed general unsecured claims.
- Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one-document, not as a plan and exhibit).

A. The obligation to Quicken Loans, which is secured by property in which Debtor's nonfiling spouse has an interest, will be paid by the nonfiling spouse outside of the plan.

Detects

Attorney for Debtor

John F Redman III

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in §9.